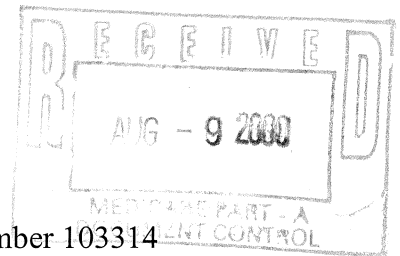


Department of Insurance
RECEIVED
GENERAL COUNSEL



AUG 17 2000

File Number 103314

STATE OF SOUTH CAROLINA
DEPARTMENT OF INSURANCE

Consent Order

Imposing Administrative Penalty

After a thorough review of the record, carefully considering the recommendation of the parties, and pursuant to my findings of fact, I hereby conclude as a matter of law, that Robinson has violated S.C. Code Ann. § 38-43-106(D) (Supp. 1999) and that I can now revoke her resident insurance agent's license. However, under the discretionary authority provided to me within S.C. Code Ann. § 38-43-130 and 25A SC Code Ann. Reg. 69-50 §VIII (Supp. 1999), I hereby impose against Robinson an administrative fine in the total amount of \$250. Robinson must pay the required CE fee and that fine within ten days of the date of my signature upon this consent order. If she does not timely pay that total fine amount, or if she does not provide proof of her having timely paid the CE fee, her resident agent's license will be revoked without any further disciplinary proceedings.

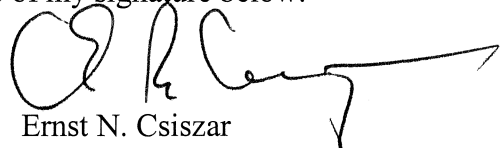
The parties have reached this agreement in consideration of the Department having never taken any administrative disciplinary action against Robinson on this issue before and of her assurance that in the future she will comply with the state's insurance laws, particularly that of timely paying the CE fee. The parties expressly agree and understand Robinson's payment of the agreed-upon penalty constitutes full accord and satisfaction of this matter.

By her signature upon this consent order, Robinson acknowledges that she understands that this administrative order is a public record subject to the disclosure requirements of the State of South Carolina's *Freedom of Information Act*, S.C. Code Ann. §§ 30-4-10, *et seq.* (1991 and Supp. 1999). Nothing contained within this administrative order should be construed to limit, or to deprive any person of, any private right of action under the law. Nothing contained within this administrative order should be construed to limit, in any manner, the criminal jurisdiction of any law enforcement officer or judicial officer. Nothing contained within this administrative order should be construed to limit the statutory duty, pursuant to S.C. Code Ann. § 38-3-110 (Supp. 1999), of the Director of Insurance, exercised either directly or through the Department of Insurance, to "report to the Attorney General or other appropriate law enforcement officials criminal violations of the laws relative to the business of insurance or the provisions of this title which she considers necessary to report."

It is, therefore, ordered that Eldora Robinson shall, within ten days of the date of my signature on this consent order, pay through the Department an administrative fine in the total amount of \$250, pay to the CE Administrator the CE fee required, and provide the Department proof of her payment by that date.

It is further ordered that a copy of this consent order be immediately transmitted to the National Association of Insurance Commissioners for distribution to its member states and a copy be placed in Robinson's licensing file.


This consent order becomes effective as of the date of my signature below.



Ernst N. Csiszar
Director

Date 8/7, 2000, at
Columbia, South Carolina

I CONSENT:



Eldora Robinson
Route 2 Hwy 261 South
Pinewood, South Carolina 29125

Dated this 8 day of 7, 2000